user's manual

A how-to guide for your health plan

hmsa

An Independent Licensee of the Blue Cross and Blue Shield Association

CONGRATULATIONS!

You've joined a health plan!

You've joined a health plan, which means you've made an investment in your health. And with HMSA, you've got a plan that's working day and night to make that investment pay off. Because HMSA isn't just another health plan – we're an extended ohana that's working together to improve the health of our entire state. Hawaii is our home, its people are our family, and caring for you is why we're here.

THANK YOU FOR CHOOSING HMSA AND WELCOME TO THE HMSA FAMILY!

how can we help you be as healthy as possible?

There are lots of answers and most of them lead to one conclusion: We're in this together. You, your doctors, and your health plan have to work together to make a difference in your life.

To do that, we have to know and trust each other. This user's manual is full of important information about your health plan. It's a good place to start your journey to healthy-as-can-be.

We'll make sure you have everything you need to address your health issues and take advantage of opportunities to improve. And we'll always give you our best whenever you need us.

Being healthy is a lifelong pursuit, but you don't have to do it alone. We're here to help you.

This brochure gives you an overview of HMSA's most common plans and answers basic health plan questions. It doesn't replace your *Guide to Benefits*, which has the details about your plan. If you have questions about your plan, we want to help. Please call us – phone numbers are on page 16.

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quick start tips

There's no right or wrong way to use your health plan, but we have a few tips to help you get the most out of it.

- **Be yourself.** Make sure the information on your membership card is correct and up to date. If it's not, please let us know. There's more about your card on page 4.
- **Be accountable.** Sign up for My Account on hmsa.com so you can take advantage of all its online features. Check out page 5 to learn about them.
- **Stay on the map.** It's hard for us to provide you with quality care if we're missing certain information. That's why we'll contact you to get your Social Security number and other important information.
- **Represent!** If you want somebody like a parent or spouse to be able to see your eligibility, billing, payments, claims, and medical information and make appeals on your behalf, send us an Authorized Representative Form. Search for "Authorized Representative Form" on hmsa.com.
- **Say "hello, doctor!"** Having a trusting relationship with a primary care provider (PCP) is your ticket to optimal health, so you should get on that right away. If you don't have a PCP, you can use hmsa.com's Find a Doctor tool to find one. See instructions on page 8.
- **Parlez vous medicalaise?** At times, we use industry terms. Sorry! We try to be as plain and simple as possible, but sometimes jargon is ~~of paramount utility~~ unavoidable. So we put together a section that explains different types of health plans and basic health care terms on the next page.
- **Know where to turn for help.** There's a list of our most commonly used contact information starting on page 14, including our HMSA Centers if you'd like to see us in person.

basic health plan terms

Claims: Forms to ask for payment from your health plan for a covered service. Our participating providers submit claims for you, but some nonparticipating providers might bill you directly and you'll have to submit a claim to HMSA.

Copayment: The amount you pay participating providers for covered medical services and products, like a doctor's visit or prescription drugs, after you meet your plan deductible, if your plan has one.

Covered services: Health care services that your plan pays for based on your plan benefits. Even if your plan covers a service, you may have to pay a copayment or deductible.

Deductible: The amount you pay each year before your plan starts paying for covered services.

Drug formulary: A list of generic and brand-name prescription drugs that your drug plan covers.

Eligible charge: The amount that participating providers agree to charge for covered services. Nonparticipating providers can charge as much as they want – so even if services you get from them are covered, your plan will only pay the eligible charge and you'll have to pay the rest.

Health maintenance organization (HMO): A type of health plan that lets you pick one health center and a PCP within that health center to provide all of your care.

Network: The collective term for all of the providers who participate with a health plan.

Participating provider: Providers in our network who agree to charge plan members a lower rate than nonmembers. It's kind of like a wholesale rate – see a participating provider and you'll pay less. Nonparticipating providers don't have an agreement with us and may charge as much as they want, which can be more than what your plan will cover (also known as the eligible charge).

Preferred provider organization (PPO): A type of health plan that lets you see any provider you prefer in HMSA's network of participating providers.

Primary care provider (PCP): Your main doctor who coordinates your care.

Provider: Someone who provides health care. We often say provider because doctor isn't technically accurate. You might see a nurse, physical therapist, physician's assistant, lab technician, or many other health care providers who aren't doctors.

These are the basics.

You can find an even bigger list if you search for "glossary" on hmsa.com.

your HMSA membership card

Your HMSA membership card is your ticket to health care, telling providers what type of plan you have and how to file your claims. It's a good idea to carry your card with you, especially when you travel.

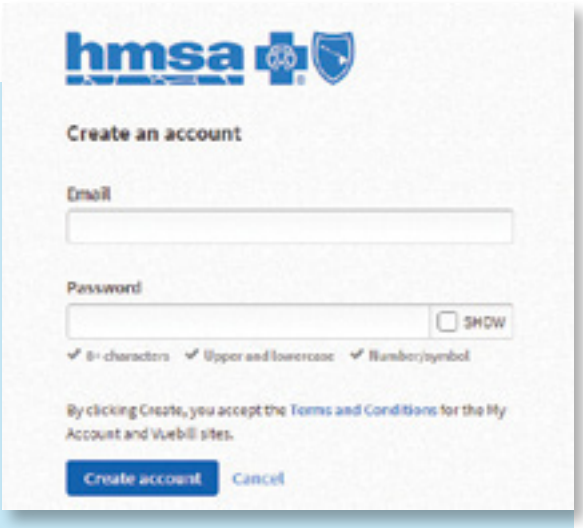
You can print a copy of your card or ask for a replacement through My Account on hmsa.com.

If your plan information changes, we'll send you a new card and you can throw away your old one. We'll also send new cards for your covered spouse and dependents.

how to use My Account

My Account on hmsa.com is your home base for personalized information about your health plan. Use it to:

- Get a copy of your HMSA membership card.
- Change your email preferences or password.
- Use HMSA's Online Care to visit a doctor online – see page 10 for more information.
- See your claims information – we'll explain more a little later. People with Akamai Advantage plans don't have this feature on My Account, but you can call us and we'll help. Phone numbers are on page 16.
- If you have a drug plan, there are tools to make life easier, like ordering refills online that can be mailed to your home.



To **log in or register for My Account,** go to hmsa.com and click Member Login at the top of the screen.

- If you're logging in, enter your information and click Login.
- If you're registering, click Create an account. Then enter a valid email address, create a password, and click Create account.

To **view your current or past plans,** log in to My Account and click Add a plan. Enter your name, birth date, and the subscriber ID on your HMSA membership card and then click Link plans.

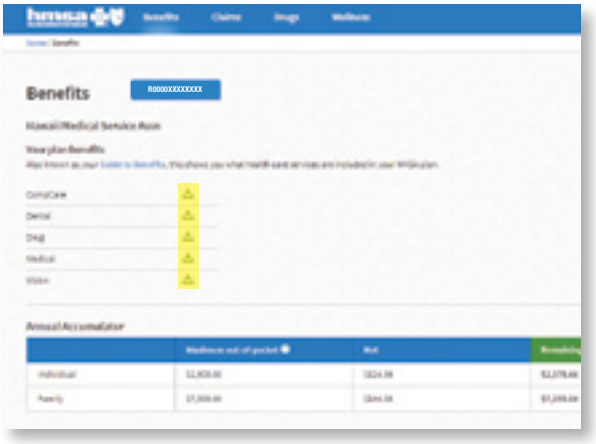
To **view claims information,** log in to My Account and hover over Claims on the top of the page. Select medical, dental, or drug claims in the drop-down menu. On the Medical Claims page, you'll see a summary of your medical and vision claims and your Report to Member statements (RTMs). Please note that Akamai Advantage members can't view their medical claims information on My Account. If you need information or help, call us. Phone numbers are on page 16.

If you don't see a link to view your dental or drug claims, check your HMSA membership card to see if you have dental or drug coverage with HMSA. If you don't see the word Dental or Drug with a code next to it, check with your employer or employee organization to see if you have coverage under another insurer. If your HMSA membership card shows that you have dental or drug coverage with HMSA and you don't see a link to view those claims, call a Customer Relations representative. Phone numbers are on page 16.

To **print a copy of your HMSA membership card,** hover over Profile on the top right of the page and click View ID Card.

To **view your *Guide to Benefits,*** hover over Benefits at the top of the page and select Medical Benefits in the drop-down menu.

Then click the download icons to view your drug, medical, and/or vision coverage. Your *Guide to Benefits* is a legal document that includes important information about your plan benefits, limitations, and exclusions.



Not all plans have a *Guide to Benefits* available online. If yours isn't and you want a hard copy, call Customer Relations. Phone numbers are on page 16.

To manage your prescription drugs, hover over Drugs at the top of the page and click Drug Summary. This page has many tools and resources, including:

- **Dashboard.** Go to your CVS/Caremark member home page to print forms, get messages from CVS/Caremark, use Ask a Pharmacist, and more.
- **Drug claims.** View processed claims and mail-order payment information.
- **Pharmacy locator.** Find a pharmacy in your area that's in HMSA's network.
- **Manage drugs online.** Order prescription refills and view your prescription history.
- **Benefits.** Compare pharmacy and mail-order copayments to see where you can save.
- **Drug pricing.** Check drug coverage and cost and view brand name and generic drug copayments.
- **Order drugs online.** Save time and money with mail-order prescription drugs.
- **Drug order status.** See where your drugs are and set up automatic refills and renewal.

My Account is a great resource for information, so we hope you'll register and use it often.

If you have questions about My Account, call Customer Relations and we'll help you get squared away. Phone numbers are on page 16.

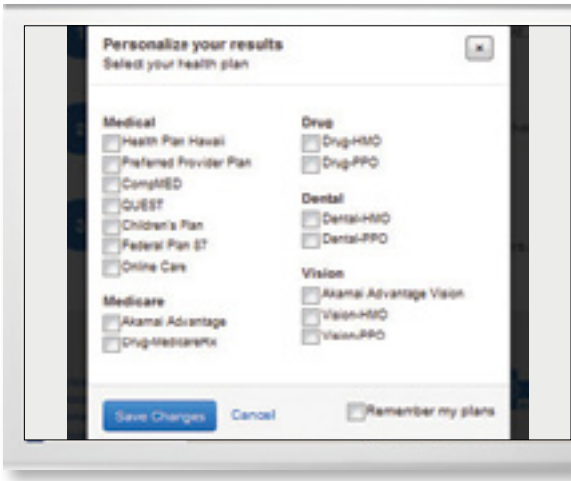
choosing or changing your PCP

Choosing a PCP is one of the most important things you can do for your health. It's called primary care because it's of primary importance – having a doctor who knows you well and can coordinate care to meet your needs leads to better care, better health, and better value for your health care dollar.

Having a PCP is a great way to build a trusting relationship with a doctor and make the most of your plan's coverage. And finding one is easy with Find a Doctor.

Use the Find a Doctor search engine on hmsa.com to find a participating provider or dentist. You can search by name, location, specialty (including PCP), or ailment, and narrow your results based on gender, languages spoken, and plan.

The number of patients a PCP can have is limited, so call the PCP you're interested in and ask if they're accepting new patients. You can also get a hard copy of our directory of participating providers; just call Customer Relations. Phone numbers are on page 16.



When searching for a PCP, here are some things to consider depending on your plan type:

- **HMO plan members:** You must choose a PCP and health center, so make sure the provider and health center you choose participate with your plan. You can select your plan in the box next to the search field at the top of the Find a Doctor search engine.
- **PPO plan members:** You don't have to choose a PCP, but it's highly recommended. And choosing participating providers will save you money.

Your PCP wants you to be your healthiest, but can't do it without your help. If you have questions during a visit with your PCP, just ask! Make sure you ask these three questions whenever you see your doctor:

- **What's my number-one concern?**
- **What should I do?**
- **Why should I do this?**

If it's hard for you to ask questions, make a list of health concerns to discuss with your PCP.

If you're an HMO member and want to change your PCP, make sure your new PCP is accepting new patients and then call **948-6372** on Oahu or **1 (800) 776-4672** toll-free on the Neighbor Islands.

You can also mail a request to:

Health Plan Hawaii
Customer Relations Department
HMSA
P.O. Box 860
Honolulu, HI 96808-0860

using your plan while traveling

Before your trip

Find out how your plan will work when you're away from home by giving us a call at one of the plan numbers on page 16.

Find the names of participating providers in the area you're visiting by calling 1 (800) 810-BLUE (2583) toll-free.

If you need to see a doctor on your trip

Call BlueCard at 1 (800) 810-BLUE (2583) toll-free on the Mainland or (804) 673-1177 if you're in another country for more information.

If you need to pay for care at the time you receive it

Getting the following information will help us with your claim:

- Date of service.
- Procedure code.
- Description of service.
- Address where the service was provided.
- Diagnosis.
- Itemized charges.
- Receipt.
- Physician's name and signature.

When in a foreign country, please try to get all of the information in English and costs in U.S. dollars if possible.

Send your claim to

Out of State Claims
P.O. Box 2970
Honolulu, HI 96802-2970

using well-being connect

Gain perspective, empower yourself, and achieve greater well-being with Well-Being Connect. You can get started in two ways:

1. Login to **hmsa.com/wbc** and click I'm an HMSA member.
2. Login to **My Account** and click Well-Being Connect.

Once you're on the Well-Being Connect website, start your journey toward a more balanced life by taking the **Gallup-Healthways Well-Being 5™ survey**. The survey gives you a complete picture of your overall health.

Next, create a Well-Being Plan to help you set goals to strengthen areas that can improve your well-being. You'll also find tools on the site to support you throughout your well-being journey, such as:

- Progress trackers.
- Personal daily activities journal.
- Articles and videos.
- Healthy recipes and meal plans.

Go to **hmsa.com/wbc** to get started.

If you have questions about Well-Being Connect, call the Well-Being Connect Support line on page 16.

Gallup-Healthways Well-Being 5™. All rights reserved.

how to update your address

If your employer lets you report address changes to HMSA or you have an individual plan, you can update your address on My Account.

- After you log in, hover over Profile at the top right of the page and click Edit Profile.
- Then click Edit in Mailing address, fill out the form, and click Submit.

Some employers don't let you report address changes to HMSA, so please check with them first. If they don't, ask them to notify HMSA of your change.

If you bought your plan on the Hawai'i Health Connector, contact the Hawai'i Health Connector to change your address.

appealing an HMSA decision

If you disagree with a decision HMSA has made about your plan coverage, reimbursements to you or your doctor, or other decisions, you can file an appeal with HMSA to review the decision.

When you file an appeal, we review all the available information and make sure that the rules of your plan were followed. After the review, your appeal will either be approved or denied, and both you and your provider will be notified of the decision. If your appeal is denied, you'll receive a letter explaining why.

You can find detailed instructions on how to file an appeal in your *Guide to Benefits*.

If you have questions about appeals, call Customer Relations. Phone numbers are on page 16.

additional member benefits

Your health plan has a lot to offer beyond doctor's visits. Check out these added benefits that can help you live a healthy lifestyle and stay in touch with your doctors.

HMSA's Online Care

HMSA's Online Care lets you see a doctor anywhere, anytime on your smartphone or tablet for medical advice, referrals, and prescriptions. And you don't need an appointment.

- To download the mobile app, go to the Apple App Store or Google Play.
- To register on your computer or learn more, go to **hmsa.com/onlinecare**.

island scene

Every quarter, we'll mail you our member magazine, *Island Scene*, which is packed with articles on health, fitness, family, and member news. You could even be in the magazine if you have an interesting story to tell or recipe to share!

You can read archived issues and articles on islandscene.com. If you've got an idea for a story, a recipe to share, questions about the magazine, go to islandscene.com, click About, then Contact Us, and fill out the feedback form.

HMSA 365

Everybody loves to save money! HMSA365 gives you discounts on health and wellness products and services like LASIK® surgery, massage therapy, and exercise classes.

Go to hmsa.com/hmsa365 for a full list of discounts or call **1 (866) 520-6362** toll-free for more information.

COZEVA

Cozeva is an online tool that lets you easily manage health care for yourself and everyone in your family. With Cozeva, you can:

- View HMSA health information for you and your family.
- See your immunization history.
- Get a list of your past and current medications.
- And more.

Check Cozeva's Doctor Directory at cozeva.com or call your doctor to see if they participate in Cozeva.

get complete plan details

This brochure includes general information about HMSA plans. Your plan provides many benefits in specific situations, such as when you're away from Hawaii and if you have more than one insurance plan. For details, see your *Guide to Benefits* or visit hmsa.com. And you can always call Customer Relations. Phone numbers are on page 16.

contact HMSA

HMSA CENTERS

HMSA Center @ Honolulu
818 Keeaumoku St.
Monday through Friday
8 a.m. - 6 p.m.
Saturday 9 a.m. - 2 p.m.

HMSA Center @ Pearl City
Pearl City Gateway
1132 Kuala St., Suite 400
Monday through Friday
9 a.m. - 7 p.m.
Saturday 9 a.m. - 2 p.m.

HMSA Center @ Hilo
Waiakea Center
303A E. Makaala St.
Monday through Friday
9 a.m. - 7 p.m.
Saturday 9 a.m. - 2 p.m.

See hmsa.com/contact for our holiday schedule.

NEIGHBOR ISLAND OFFICES

HMSA representatives are available in person from 8 a.m. to 4 p.m., Monday through Friday.

Kailua-Kona, Hawaii Island
75-1029 Henry St., Suite 301
Kailua-Kona, HI 96740
Phone: **329-5291**

Lihue, Kauai
4366 Kukui Grove St., Suite 103
Lihue, HI 96766
Phone: **245-3393**

Kahului, Maui
33 Lono Ave., Suite 350
Kahului, HI 96732
Phone: **871-6295**

ONLINE

hmsa.com

SOCIAL MEDIA

facebook.com/myhmsa
facebook.com/islandscene

@AskHMSA
@HMSAislandscene

askhmsa

MAIL

General
HMSA
P.O. Box 860
Honolulu, HI 96808

Claims
Medical and Physician Claims (HCFA 1500)
P.O. Box 44500
Honolulu HI 96804-4500

Dental Claims
P.O. Box 1320
Honolulu, HI 96807-1320

Hospital Claims (UB-92)
P.O. Box 32700
Honolulu, HI 96803-2700

Out of State Claims
P.O. Box 2970
Honolulu, HI 96802-2970

Appeals
HMSA
Attn: Appeals Coordinator
P.O. Box 1958
Honolulu, HI 96805-1958

PHONE

HMSA representatives are available on the phone from 8 a.m. to 5 p.m., Monday through Friday (unless otherwise noted).

Got Questions?

Oahu	948-6111
Molokai	1 (800) 639-4672
Maui	871-6295
Lanai	1 (800) 639-4672
Kauai	245-3393
Kailua-Kona, Hawaii	329-5291
Hilo, Hawaii	935-5441

Group/Individual PPO Plans

Oahu	948-6111
Neighbor Islands	1 (800) 776-4672

HMO/Health Plan Hawaii Plans

Oahu	948-6372
Neighbor Islands	1 (800) 776-4672

Dental Services

Oahu	948-6440
Neighbor Islands	1 (800) 792-4672

Individual Plan Billing

Oahu	948-6140
Neighbor Islands	1 (800) 782-4672

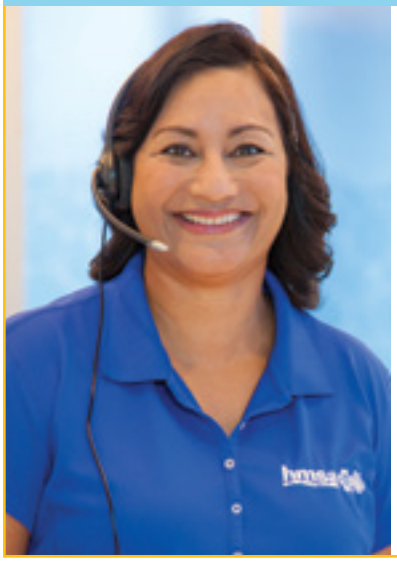
Fraud Hotline (Confidential)

Oahu	948-5166
Neighbor Islands	1 (888) 398-6445

HMSA's Online Care Support
(Available 24 hours a day, seven days a week)

Oahu	948-6013
Neighbor Islands	1 (866) 939-6013

Additional customer service numbers



Compliance & Ethics, Privacy & Security Incident Hotline (Confidential)
1 (800) 749-4672 toll-free

HMSA Well-Being Connect Support
1 (855) 329-5461 toll-free

Corporate Telephone Operator
948-5110 on Oahu

Employment Office
948-5588 on Oahu

Text Telephone (TTY)
711

We hope this brochure helps you understand how your health plan works.

Thanks again for choosing HMSA!

Our mission is to provide the people of Hawaii access to a sustainable, quality health care system that improves the overall health and well-being of our state.

hmsa

hmsa.com

(08) 1000-3198 1.15 AM